IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/779,950 Confirmation No.: 7569

Applicant : Nigel KNIGHT Filed : February 9, 2001

Title : INTERNATIONAL BANKING SYSTEM AND METHOD

TC/Art Unit : 3693

Examiner: : Felten, Daniel S.

Docket No. : 72167.000237

Customer No. : **21967**

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

AMENDMENT

Responsive to the Office Action mailed July 17, 2006, please amend the above-captioned application as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.